

# Syllabus Contract



VALENCIA COLLEGE

## COURSE INFORMATION

<b>Course Name:</b> Personal Investments	<b>Length of Term:</b> 15 weeks	<b>Term/Year:</b> Spring 2023
<b>Course ID/Section:</b> FIN 2010 CRN 26278	<b>Full term- Monday Jan 9 - Sunday April 30, 2023</b>	<b>Course Credits: 3</b>
	<b>Modality: Online</b>	

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## INSTRUCTOR CONTACT INFORMATION

Instructor: Bruce Clement, CFA

Contact: [gclement2@valenciacollege.edu](mailto:gclement2@valenciacollege.edu)

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## COURSE DESCRIPTION

This course focuses on introduction of securities markets, types of personal investments, research tools, investment strategies and portfolio management.

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## COURSE OUTCOMES

The purpose of this course is to give students information about investments organized in a manner that is easy to understand and with real world applications. This course will provide students with the structure needed so that they are able to begin buying and selling securities upon completion of this <sup>[1]</sup><sub>[SEP]</sub> course. Investments are not just about textbook learning; it challenges students to use their critical/creative skills in all aspects of Business and Investments, not just those covered in this course.

1. Define terms related to investments.
2. Apply basic concepts and calculations to planning and control of investments.
3. Identify analytical models used for financial decision-making.
4. Review history and risk of investments markets.
5. Discuss bonds, including interest rates, prices, and yields.
6. Understand equity valuation methods.
7. Explain the Efficient Market Hypothesis.


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## TEXT & REQUIRED MATERIALS

1. Investments by Charles P. Jones (Author) (14th Edition). Published by Wiley, John & Sons
2. **Microsoft Excel** (required for Investment Project)
3. Calculator with basic math functions. A calculator with financial functions is helpful.
4. Active Valencia email account

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## COMPUTER SKILLS & TECHNICAL REQUIREMENTS

To participate in this Canvas course, students must have access to the Internet and a reliable digital device. For more information on technical requirements, read [Student Frequently Asked Technical Questions](#). 

Students should consider the computer skills and video skills needed for this course which include:

Software application skills (**Excel**, Word, etc.)

Internet and library database browsing

Copying and pasting

Saving files in different formats

Working with attachments

File management

**Canvas Resources** 

## COURSE COMPETENCIES

The course seeks to strengthen students' skills applicable to Valencia's Student Core Competencies: **Think, Value, Communicate,** and **Act.**

## IMPORTANT DATES

Important Dates

<p><b>Start Date: Monday January 9</b> <b>End Date: Sunday April 30</b> <b>Drop/ Refund Deadline: Tuesday January 17</b> <b>Withdrawal Deadline: Friday March 24</b></p>	<p><b>College Closed:</b> <b>January 16 (Martin Luther King Day)</b> <b>February 10 (Learning Day)</b> <b>March 13-19 (Spring Break)</b></p> <p><b>College Calendar: <a href="http://valenciacollege.edu/calendar">http://valenciacollege.edu/calendar</a></b> </p>
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
## COLLEGE POLICIES

No Show Policy

Class attendance is required for online classes; students who are not actively participating in an online class and/or do not submit the required attendance activity by the scheduled due date will be withdrawn by the instructor at the end of the first week as a "no show". If you are withdrawn as a "no show," you will be financially responsible for the class and a final grade of "WN" will appear on your transcript for the course."


**Note: The required attendance activity is Orientation Quiz.**

## Withdrawal Policy

Per **Valencia policy**  a student who withdraws from class before the established deadline for a particular term will receive a grade of "W". A student is not permitted to withdraw after the withdrawal deadline.

A faculty member **will** withdraw a student up to the withdrawal deadline for violation of the class attendance policy. A student who is withdrawn by faculty for violation of the class attendance policy will receive a grade of "W". After the withdrawal deadline, faculty will not withdraw a student and the student will receive the grade earned at the end of the course. Any student who withdraws or is withdrawn from a class during a third or subsequent attempt in the same course will be assigned a grade of "F." If you do not intend to complete the course, you must withdraw yourself prior to the withdrawal date.

## College Student Conduct Policy

Valencia is dedicated not only to the advancement of knowledge and learning but also to the development of responsible personal and social conduct. As a registered student, you assume the responsibility for conducting yourself in a manner that contributes positively to Valencia's learning community and that does not impair, interfere with, or obstruct the orderly conduct, processes, and functions of the college as described in the **Student Code of Conduct** .

## Academic Integrity

All forms of academic dishonesty are prohibited at Valencia College. **Academic dishonesty** includes, but is not limited to, acts or attempted acts of plagiarism, cheating, furnishing false information, forgery, alteration or misuse of documents, misconduct during a testing situation, facilitating academic dishonesty, and misuse of identification with intent to defraud or deceive. Materials created by students for submission are limited to use in this course only.

All work submitted by students is expected to be the result of the students' individual thoughts, research, and self-expression. Whenever a student uses ideas, wording, or organization from another source, the source shall be appropriately acknowledged. If a student is caught submitting plagiarized work a first offense will result in a zero score on the assignment, a second offense will result a class grade of F.

## Students with Disabilities

Valencia is committed to ensuring that all of its programs and services are accessible to students with disabilities. **The Office for Students with Disabilities (OSD)** ⇨ determines reasonable and appropriate accommodations for qualified students with documented disabilities based upon the need and impact of the specific disability.

## How to Obtain Accommodations

Any student requiring course accommodations due to physical, emotional or learning disability must contact the instructor and provide a *Notification to Instructor* form by the end of the second week of class. To obtain a letter of accommodation, contact OSD at 407-582-2229.

## Baycare Student Assistance Services

Valencia College strives to ensure all our students have a rewarding and successful college experience. To that purpose, Valencia students can get immediate help with issues dealing with stress, anxiety, depression, adjustment difficulties, substance abuse, time management as well as relationship problems dealing with school, home or work. **BayCare Behavioral Health Student Assistance Program (SAP)** ⇨ services are free to all Valencia students and available 24 hours a day by calling (800) 878-5470. If needed, the counselor may refer the student to appropriate resources or to speak face-to-face with a licensed counselor.

## FERPA (Family Educational Rights and Privacy Act)

FERPA is a Federal law that is administered by the Family Policy Compliance Office in the U.S. Department of Education. FERPA affords students certain rights with respect to their educational records. Valencia College has a firm commitment to protecting the privacy rights of its students. For further information see the **FERPA policy** ⇨ .

## Statement of Support for Students with Food/Housing/Financial Needs

Any student who has difficulty accessing sufficient food to eat, or who lacks a safe and stable place to live, and believes this may affect his or her performance in the course, is urged to meet with a Counselor in the **Advising Center** ⇨ for information about resources that may be available from the college or community.

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## COLLEGE LINKS

**College Catalog** ⇨ **Student Handbook** ⇨


**Microsoft Office Instructions for free software** ⇨ **Course Support** ⇨

## COURSE POLICIES

### Attendance Policy

Class attendance is required during the term. Your online attendance will be checked each week. In the event of an extended absence, you should contact me via email or phone as soon as possible to indicate the reason. If you do not access the course website or contact me letting me know of your absence for a period of seven consecutive days, you will be contacted and if there is no communication within 48 hours, you will be withdrawn from the course up until the “W” deadline. After the “W” deadline, students will receive the final grade that is earned according to the course point totals.

### Note to International Students (F-1 or J-1 Visa)

Please be advised that withdrawal from this course due to attendance may result in the termination of your visa status if you fall below the full-time enrollment requirement of 12 credit hours. Contact [Valencia's International Student Services](#)  office for more information.

Avoid No Show Reporting


### Required Attendance Activity

**Students must log into the course and complete the Orientation Quiz by Sunday January 15 at 11:59pm, to avoid withdrawal from the course.**

### Late Work/Makeup Policy

Late work may be accepted for full credit if students have a medical emergency or an ongoing medical condition. **Late work will be accepted for partial credit for up to one week (7 days) with 1 point being deducted for each day the assignment is late. After one week (7 days) the assignment will be given a grade of 0. For Discussion assignments, no credit will be given for late responses to classmates' posts.** If you have special circumstances, please reach out by email and some flexibility may be given.

### Privacy Policies and Third-Party Software

Valencia College has a firm commitment to protecting the privacy rights of its students. **Third party software privacy policies** will be provided at the point of use within the course. 

# Student Responsibilities

- Students must be willing to read and review assigned chapters each week.
- Students are expected to read the material to be covered before class, and to be prepared for discussion and problem solving.
- Students should read at least one of the following on a daily basis: the Business Section of a local newspaper, the financial related page of a credible news website, such as CNN, Fox News etc., or the homepage of CNBC, Bloomberg, Yahoo Finance etc.
- Discussions are due by Thursday of each week a discussion is assigned unless otherwise noted; must be at least one (1) paragraph (4-5 sentences). Responses to at least two (2) of classmates are due by the Sunday night due date. Please be thorough and respectful on the discussion board.
- Quizzes must be submitted by due date at specified time.
- The project consists of weekly updates and a final report.
- Unless otherwise noted **all** quizzes, discussions, assignments, projects and tests **will be due at 11:59PM on the due date.**

## Work

Make-up work (assignments, quizzes and exams) will be allowed in the case of student emergencies. For student emergencies, it is the student's responsibility to contact the instructor and provide explanation within one week, unless special arrangements have been previously made. Documentation may be required if late-work requests become repetitive.

Students are required to take the final exam at the scheduled examination time. Failure to do so will result in a failing grade for the course. Please refer to the above statement in this section, regarding emergencies. All quizzes will be done online through Canvas. It is the responsibility of the student to complete the quiz within the dates allowed. Please remain aware of Canvas maintenance schedules. Quizzes may be completed at home; however, you must have reliable Internet access. If your Internet access at home continually or occasionally shuts off, you should take quizzes on campus. Quizzes and exams must be completed in one setting; you cannot exit and enter the quiz, there is only one attempt. You generally will have a week to take the quizzes. I will only reset quizzes if you email me that your quiz has frozen by Thursday night at the latest before the deadline (Mondays by the specified time dates). Any quizzes that freeze (Canvas kicks you out or you sign out) taken Saturday or Sunday will not reset. If you have continual problems with Canvas kicking you out of quizzes, you may have to take at the Testing Center on campus.

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## Grade Weighting

	Weight
Mid-Term Exam	15%
Final Exam	15%
Project	40%
Quizzes	15%
Discussions	15%

**Total**

100%

## Grade Scale

<b>A</b>	<b>90% - 100%</b>
<b>B</b>	<b>80% - 89%</b>
<b>C</b>	<b>70% - 79%</b>
<b>D</b>	<b>60% - 69%</b>
<b>F</b>	<b>59% and below</b>

## Course Schedule

<b>Unit</b>	<b>Topics</b>	<b>Coursework Due Dates</b>
<b>Week 0: January 9 - 15</b>	Orientation	Read through all of the Orientation pages
<b>Week 1: January 9 - 15</b>	Chapter 1: Understanding Investments	Intro Discussion (due Thurs Jan 12; reply posts due Sun Jan 15) Orientation Quiz (due Sunday Jan 15) Quiz Chapter 1 (due Sunday Jan 15)
<b>Week 2: January 17 - 22</b> <b>College closed: Jan 16</b> <b>(MLK Day)</b>	Chapter 2: Investment Alternatives	Investment Portfolio Project: Part 1 (due Friday Jan 20) Quiz Chapter 2 (due Sunday Jan 22)
<b>Week 3: January 23 - 29</b>	Chapter 3: Indirect Investing	Discussion: Mutual Fund Analysis (due Thurs Jan 26; reply posts due Sun Jan 29) Investment Portfolio Project: Part 2 (due Sunday Jan 29) Quiz Chapter 3 (due Sunday Jan 29)



<p><b>Week 4: Jan 30 - February 5</b></p>	<p>Chapter 4: Securities Markets</p>	<p>Investment Portfolio Project: Part 3 (due Sunday Feb 5)  Quiz Chapter 4 (due Sunday Feb 5)</p>
<p><b>Week 5: February 6 - 12</b>  <b>College closed: Feb 10 (Learning Day)</b></p>	<p>Chapter 5: How Securities are Traded</p>	<p>Discussion: High Freq Traders (due Thurs Feb 9; reply posts due Sun Feb 12)  Investment Portfolio Project: Part 4 (due Sunday Feb 12)  Quiz Chapter 5 (due Sunday Feb 12)</p>
<p><b>Week 6: February 13 - 19</b></p>	<p>Chapter 6: Returns &amp; Risk of Investments</p>	<p>Discussion: Asset Class Returns &amp; Risk (due Thurs Feb 16; replies due Sun Feb 19)  Investment Portfolio Project: Part 5 (due Sunday Feb 19)  Quiz Chapter 6 (due Sunday Feb 19)</p>
<p><b>Week 7: February 20 - 26</b></p>	<p>Mid-Term Exam (Chapters 1-6)</p>	<p>Investment Portfolio Project: Part 6 (due Sunday Feb 26)  Mid-Term Exam (due Sunday Feb 26)</p>
<p><b>Week 8: February 27 - March 5</b></p>	<p>Chapter 7: Portfolio Theory</p>	<p>Investment Portfolio Project: Part 7 (due Sunday Mar 5)  Quiz Chapter 7 (due Sunday Mar 5)</p>
<p><b>Week 9: March 6 - 12</b></p>	<p>Chapter 8: Portfolio Selection</p>	<p>Investment Portfolio Project: Part 8 (due Sunday Mar 12)  Quiz Chapter 8 (due Sunday Mar 12)</p>
<p><b>Week 10: March 13 - 19</b>  <b>College closed: Spring Break</b></p>	<p>Spring Break</p>	<p>Investment Portfolio Project: Part 9 (due Sunday Mar 19)</p>

<b>Week 11: March 20 - 26</b>	Chapter 10: Common Stock Valuation	Discussion: Relative Value Analysis (due Thurs Mar 23; reply posts due Sun Mar 26) Investment Portfolio Project: Part 10 (due Sunday Mar 26) Quiz Chapter 10 (due Sunday Mar 26)
<b>Week 12: March 27 - April 2</b>	Investment Project Due	Discussion: Investment Project Reflections (due Thursday Mar 30; reply posts due Sun Apr 2) Investment Portfolio Project: Summary & Analysis (due Sun Apr 2)
<b>Week 13: April 3 - 9</b>	Chapter 11 Common Stock Analysis & Strategy	Discussion: Active v Passive Fund Analysis(due Thurs Apr 6; replies due Sun Apr 9) Quiz Chapter 11 (due Sunday Apr 9)
<b>Week 14: April 10 - 16</b>	Chapter 12: Market Efficiency	Discussion: Behavioral Bias(due Thurs Apr 13;replies due Sun Apr 16) Quiz Chapter 12 (due Sunday Apr 16)
<b>Week 15: April 17 - 23</b>	Other Investments & Final Review	Discussion: Other Invest.(due Thurs April 20;replies due Sun Apr 23)
<b>Week 16: April 24 - 30</b>	Final Exam (Chapters 7, 8, 10, 11, 12)	Final Exam due Monday April 24

\*Changes to the course calendar may be made at the discretion of the professor, and students will be notified of any changes in class and/or via the Canvas Inbox conversations tool.